

# **SHORT-TERM DISABILITY FAQ SHEET**

## **WHO IS ELIGIBLE TO PARTICIPATE?**

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All regular status employees who work at least 50% of the time are eligible to participate.

## **DO I RECEIVE THIS COVERAGE AUTOMATICALLY?**

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**No.** You must complete an enrollment form within 60 days of hire or during open enrollment. *If you do not enroll within 60 days of your hire date (or eligibility date), you will not be able to sign up for benefits until the next open enrollment.* You will be paying the entire premium through payroll deduction.

## **WHEN DOES COVERAGE BEGIN?**

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For new employees coverage begins the first day of the pay-period following 14 days after you've submitted your completed enrollment form to the Benefits Office.

For those enrolling or changing their benefit percentage during open enrollment, your coverage begins at the start of the new plan year, typically January 1 following open enrollment.

## **HOW MUCH MONEY WILL I RECEIVE IF I AM OUT ON SHORT-TERM DISABILITY?**

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You elect the amount of benefit you will receive when you sign up for Short-Term Disability. The current coverage amounts to choose from are 50, 60 and 70% of your wages up to a maximum benefit of \$2,000 every two weeks.

## **HOW MUCH DOES SHORT-TERM DISABILITY COST?**

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The amount of your premium is based on your salary and the amount of benefit you choose. To determine what your premium will be, use the following formula:

50% benefit =  $.005 \times 2$  weeks base pay (gross wages)

60% benefit =  $.006 \times 2$  weeks base pay (gross wages)

70% benefit =  $.007 \times 2$  weeks base pay (gross wages)

**For example:** If you work 40 hours/week and receive \$10.00/hour your premiums would be as follows:

50% benefit = \$ 4.00/per pay period

60% benefit = \$ 4.80/per pay period

70% benefit = \$ 5.60/per pay period

## **WHEN DO BENEFITS BEGIN?**

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There is a 14-day waiting period for benefits. Benefits begin on the 15<sup>th</sup> day of disability or when all F/ML (Sick Leave) is exhausted, whichever occurs **last**.

Disability Management will assume that you will use all your F/ML (Sick Leave) and PTO prior to receiving your STD benefit, unless notified in writing. If you wish to not use PTO after the 14 days, you must use the Notification Letter, which is page 8 of the STD Claim Form Packet available on the EBC.

If F/ML (Sick Leave) is not available, PTO will be used to cover the 14-day waiting period.

**PLEASE CONTACT THE BENEFITS OFFICE @ 506-1010 TO CONTINUE YOUR BENEFITS (health insurance, etc.) WHILE OFF WORK ON SHORT-TERM DISABILITY.**  
**BENEFITS WILL NOT BE DEDUCTED FROM YOUR STD PAYMENTS**  
**PREMIUMS MUST BE KEPT CURRENT TO CONTINUE COVERAGE**

## **WHEN CAN I USE IT?**

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To provide income protection if you must be off work due to a medical condition. You must be under the care of a physician and unable to perform the essential functions of your job to qualify for benefits. The insurance company may require additional medical information to determine if you qualify for STD benefits.

**PREGNANCY:** The plan allows up to 6 weeks of coverage **from the date of delivery** for vaginal delivery or 8 weeks of coverage **from the date of delivery** for C-section. Additional time off for complications of pregnancy may be approved with appropriate medical documentation.

The 14-day waiting period and any F/ML (Sick Leave) or PTO used is included in the 6 (or 8) weeks you're allotted.

**WORKERS' COMPENSATION:** If you are off work due to an industrial injury and normally earn more than the maximum that Workers' Comp covers, STD can be used to supplement the wages not covered by Workers' Comp, up to the level of benefit you've selected.

Employees may submit a claim for STD benefits when they file a claim for Workers' Comp benefits. If your industrial claim is delayed or denied you may be eligible for benefits under STD. Keep in mind that **all** F/ML (Sick Leave) **must** be exhausted prior to receiving STD benefits.

## **HOW DO I APPLY?**

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Contact your HR Liaison or Disability Management for a Short-Term Disability packet. Your completed forms need to be submitted to Disability Management for processing. Forms and booklets are also available at the Benefits Home Page on the EBC for all employees except MCSO, MIHS, and Human Services.

## **WHO IS THE INSURANCE COMPANY?**

UNUM Provident is the insurance company that administers this benefit. Your claim is submitted to UNUM for processing and payment.

***SHORT-TERM DISABILITY BENEFITS ARE MAILED TO YOUR HOME ADDRESS WEEKLY FROM THE UNUM OFFICE IN TENNESEE.***

## **HOW LONG CAN I RECEIVE STD BENEFITS?**

Short-Term Disability can be used for up to six (6) months from the date of disability. If it appears that your disability will last longer than six months and you are enrolled in the Arizona State Retirement system, you can apply for Long-Term Disability benefits. We recommend that you apply for LTD benefits approximately three (3) months prior to the date your STD benefits will end.

## **WHAT IF I CAN RETURN TO WORK PART-TIME?**

Employees on Short-Term Disability, who are released to return to work on a part-time basis, are eligible for part-time benefits through Short-Term Disability. Employees must provide medical documentation to UNUM to qualify for the benefit. Employees are allowed to earn 30% of their pre-disability earnings and their benefit will not be affected. Employees earning more than 30% will receive the difference between their normal full time gross wage and their part-time wages. (See page 6 of the Short-Term Disability Booklet)

## **WHAT ELSE SHOULD I KNOW?**

### **PRE-EXISTING CONDITIONS:**

If you have a disability for which you received treatment (including diagnostic services and prescription drugs) within 90 days before your coverage became effective, you will not be eligible for benefits until you have been treatment-free for three (3) months or covered by the plan for twelve (12) months.

The pre-existing condition clause also applies to any benefit percentage changes made at open enrollment. Therefore, any condition treated for in the three (3) months prior to January 1 will be paid out at the old percentage level.

### **CONDITIONS NOT COVERED:**

There are certain conditions that are not covered by the STD plan. Please refer to the plan document for more specific information. The plan document is available through your HR Liaison, Disability Management or the EBC, Benefits Home Page

## **WHO CAN I CONTACT FOR MORE INFORMATION?**

Call Disability Management at 506-1010, Option 2, then press Option 3 if you have questions regarding your Short-Term Disability claim.